



## CHICAGO COALITION FOR THE HOMELESS

Office of the Fiscal Assistant Secretary  
U.S. Department of the Treasury  
Room 2112  
1500 Pennsylvania Avenue  
Washington D.C. 20220

April 8, 1999

Fiscal Assistant Secretary,

Regarding 31 CFR Chapter II, RIN 1505-AA74: The Chicago Coalition for the Homeless does not support the involvement of third party payment service providers in the delivery of Federal benefits via electronic transfer. We do, however respect the right of people to choose the option of using a third party payment providers in this system. The population that historically has patronized third party check-cashing facilities is the low-income population. This sector of society can least afford to pay the extra "processing" fees that will result from including a third party in the receipt of Federal benefits. If it is inevitable that third parties will be included in the receipt electronically transferred Federal benefits then **the fees they are allowed to charge must be regulated**. Without regulation of these fees there will be little incentive for low-income persons to switch from the traditional paper check to Electronic Funds Transfer. Regulated fees will mean lower fees and allow people on a fixed budget to claim more of their benefit award.

Sincerely,

Muriel Quinn  
Policy Staff

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